

**Information to identify the case:**

Debtor 1	<b>Derrell Thomas Harris</b>	Social Security number or ITIN	<b>xxx-xx-0111</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Bridgett Archer Harris</b>	Social Security number or ITIN	<b>xxx-xx-8476</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Virginia</b>			
Case number: <b>13-36544-KRH</b>			

**Discharge of Joint Debtors**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Derrell Thomas Harris  
fdba D T Harris Trucking

Bridgett Archer Harris

January 31, 2019

**For the court:** William C. Redden  
Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Derrell Thomas Harris  
 Bridgett Archer Harris  
 Debtors

Case No. 13-36544-KRH  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: smithla  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 40

Date Rcvd: Jan 31, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2019.

db/jdb +Derrell Thomas Harris, Bridgett Archer Harris, 4401 Crown Squire Road,  
 Richmond, VA 23231-1967  
 aty +Barbara Dunleavy, Rosicki, Rosicki & Associates, P.C., 51 East Bethpage Road,  
 Plainview, NY 11803-4224  
 cr +Federal National Mortgage Association, c/o Rosicki, Rosicki & Associates, P.C.,  
 51 East Bethpage Road, Plainview, NY 11803-4224  
 cr +Ocwen Loan Servicing, LLC, PO Box 2548, Leesburg, VA 20177-7754  
 cr +Seterus Inc. as the authorized subservicer for Fed, 281 Independence Boulevard,  
 Pembroke 1 Building, Fifth Floor, Virginia Beach, VA 23462-2986  
 12275978 Boleman Law Firm, P.C., P.O. Box 11588, Richmond, VA 23230-1588  
 12160341 Bon Secours Memorial Regional Med Ctr, c/o Patrick F. Heinen, Esq.,  
 Spinella, Owings & Shaia, P.C., 8550 Mayland Drive, Richmond, VA 23294-4704  
 12117488 +Bon Secours Richmond Health Sy, RE: Bankruptcy, P.O. Box 28538, Richmond, VA 23228-8538  
 12117491 +Credit Control Corporation, 11821 Rock Landing Drive, Newport News, VA 23606-4225  
 12117494 Dominion Credit Union, Inc, RE: Bankruptcy, P.O. Box 26646, Richmond, VA 23261-6646  
 12117496 +Fed Loan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184  
 12302282 FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184  
 12916886 Federal National Mortgage Association, Fannie Mae, creditor, c/o Seterus, Inc.,  
 PO Box 1047, Hartford, CT 06143-1047  
 12117504 +MCV Collection Department, Re: Bankruptcy, PO Box 980462, Richmond, VA 23298-0462  
 12394180 MCV HOSPITAL, P O BOX 980462, RICHMOND, VA 23298-0462  
 12117505 MCV Physicians Billing Office, RE: Bankruptcy, PO Box 91747, Richmond, VA 23291-1747  
 12117506 +Memorial Regional Medical Cent, P.O. Box 28538, Richmond, VA 23228-8538  
 12117615 ++ROBERT P MCINTOSH, U S ATTORNEY S OFFICE, EASTERN DISTRICT OF VIRGINIA,  
 919 E MAIN ST SUITE 1900, RICHMOND VA 23219-4625  
 (address filed with court: United States Attorney, Main Street Centre 18th Fl.,  
 600 East Main Street, Richmond, VA 23219)  
 12117508 +STT/Cigpficorp, 4315 Pickett Rd, Saint Joseph, MO 64503-1600  
 12117509 +Toys R Us, 1 Geoffrey Way, Wayne, NJ 07470-2066  
 12117510 +VA Power/NC Power Credit U, P.O. Box 26646, Richmond, VA 23261-6646  
 12117511 +VCU Health System, PO Box 980462, Richmond, VA 23298-0462

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

12117489 E-mail/Text: specialassets@cffc.com Feb 01 2019 03:18:53 C&F Bank, Re: Bankruptcy,  
 PO Box 391, West Point, VA 23181-0000  
 12298875 EDI: BL-BECKET.COM Feb 01 2019 08:03:00 Capital One NA, c/o Becket and Lee LLP,  
 POB 3001, Malvern PA 19355-0701  
 12117490 +EDI: CHASE.COM Feb 01 2019 08:03:00 Chase Card Services, P.O. Box 15298,  
 Wilmington, DE 19850-5298  
 12117492 EDI: RCSFNBMARIN.COM Feb 01 2019 08:03:00 Credit One Bank, P.O. Box 98873,  
 Las Vegas, NV 89193-8873  
 12139698 +EDI: TSYS2.COM Feb 01 2019 08:03:00 Department Stores National Bank/Macy's,  
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
 12125487 EDI: DISCOVER.COM Feb 01 2019 08:03:00 Discover Bank, DB Servicing Corporation,  
 PO Box 3025, New Albany, OH 43054-3025  
 12117493 EDI: DISCOVER.COM Feb 01 2019 08:03:00 Discover Financial Services, P.O. Box 6103,  
 Carol Stream, IL 60197-6103  
 12117497 EDI: RMSC.COM Feb 01 2019 08:03:00 GECCRB/ JC Penneys, P.O. Box 960090,  
 Orlando, FL 32896-0090  
 12117498 +EDI: RMSC.COM Feb 01 2019 08:03:00 GECCRB/ Sams Club, P.O. Box 965005,  
 Orlando, FL 32896-5005  
 12117499 EDI: IRS.COM Feb 01 2019 08:03:00 Internal Revenue Service, 400 N. 8th St., Box 76,  
 Stop Room 898, Richmond, VA 23219-0000  
 12117502 +EDI: CBSKOHLS.COM Feb 01 2019 08:03:00 KOHLS/Capital One, P.O. Box 3115,  
 Milwaukee, WI 53201-3115  
 12304072 EDI: RESURGENT.COM Feb 01 2019 08:03:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 12117503 +EDI: TSYS2.COM Feb 01 2019 08:03:00 Macy's/DSNB, P.O. Box 8218, Mason, OH 45040-8218  
 12279402 +Fax: 407-737-5634 Feb 01 2019 03:35:31 Ocwen Loan Servicing, LLC,  
 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493  
 12117487 +E-mail/Text: ustpregion04.rh.ecf@usdoj.gov Feb 01 2019 03:17:29 Office of the US Trustee,  
 701 E. Broad Street, Room 4304, Richmond, VA 23219-1885  
 12268362 EDI: PRA.COM Feb 01 2019 08:03:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk VA 23541  
 12206125 EDI: Q3G.COM Feb 01 2019 08:03:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
 PO Box 788, Kirkland, WA 98083-0788  
 12117495 EDI: USBANKARS.COM Feb 01 2019 08:03:00 Elan Financial Services, Cb Disputes,  
 P.O. Box 108, Saint Louis, MO 63166-0000

TOTAL: 18

District/off: 0422-7

User: smithla  
Form ID: 3180W

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Total Noticed: 40

Date Rcvd: Jan 31, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

12117501\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, Proceedings & Insolvencies,  
P.O. Box 21126, Philadelphia, PA 19114-0326)  
12117500\* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
12117507 ##+Ocwen Loan Servicing, P.O. Box 785057, Orlando, FL 32878-5057

TOTALS: 0, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 02, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on January 31, 2019 at the address(es) listed below:

Andrew David Goldberg on behalf of Creditor Federal National Mortgage Association  
Bkmail@rosicki.com  
Carl M. Bates station01@richchap13.com,  
station10@richchap13.com;station03@richchap13.com;station07@richchap13.com;station06@richchap13.c  
om  
James E. Clarke on behalf of Creditor Ocwen Loan Servicing, LLC vaecf@atlanticlawgrp.com,  
rbailey@atlanticlawgrp.com  
James M. Collins on behalf of Creditor Ocwen Loan Servicing, LLC jacollins@closingsource.net,  
vaecf@closingsource.net;gmullen@closingsource.net  
Jon Michael Ahern on behalf of Creditor Federal National Mortgage Association  
jmahern@sykesbourdon.com, mkiser@sykesbourdon.com  
Jon Michael Ahern on behalf of Creditor Seterus Inc. as the authorized subservicer for  
Federal National Mortgage Association c/o Seterus, Inc. jmahern@sykesbourdon.com,  
mkiser@sykesbourdon.com  
Kathryn E. Smits on behalf of Creditor Ocwen Loan Servicing, LLC ksmits@orlans.com,  
ANHSSOrlans@InfoEx.com  
Lisa B. Singer on behalf of Creditor Federal National Mortgage Association Bkmail@rosicki.com  
M. Christine Maggard on behalf of Creditor Federal National Mortgage Association  
christine.maggard@brockandscott.com,  
VAECF@brockandscott.com;wbef@brockandscott.com;krista.warmack@brockandscott.com  
Patrick Thomas Keith on behalf of Debtor Derrell Thomas Harris ecf@bolemanlaw.com,  
ecfbackup@bolemanlaw.com;keithpr71011@notify.bestcase.com  
Patrick Thomas Keith on behalf of Joint Debtor Bridgett Archer Harris ecf@bolemanlaw.com,  
ecfbackup@bolemanlaw.com;keithpr71011@notify.bestcase.com  
Trenita Jackson Stewart on behalf of Creditor Ocwen Loan Servicing, LLC  
tj.stewart@brockandscott.com, vaecf@brockandscott.com

TOTAL: 12